

Information to identify the case:

Debtor 1	Michael Paul Cordo	Social Security number or ITIN	xxx-xx-7182
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-25082-MBK		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Paul Cordo

9/12/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Michael Paul Cordo
Debtor

Case No. 18-25082-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 12, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 14, 2023:

Recip ID	Recipient Name and Address
db	+ Michael Paul Cordo, 441 Lake Barnegat Drive, Forked River, NJ 08731-2409
cr	+ Forked River Family Dental Care, 620 West Lacey Road, Suite 3, Forked River, NJ 08731-2244
518009220	+ Atlantic Medical Imaging, PO Box 1564, Indianapolis, IN 46206-1564
518009219	+ Berkeley Center, 160 Route 9, Bayville, NJ 08721-1229
517669904	+ Forked River Family Dental, 620 West Lacey Rd, Suite 3, Forked River NJ 08731-2244
517952800	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
517669914	+ University Radiology, 833 Lacey Road, Forked River, NJ 08731-1200
517669915	+ Viewtech Financial Ser, 4761 E Hunter Ave, Anaheim, CA 92807-1940

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 12 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 12 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517669902	+ EDI: BANKAMER.COM	Sep 13 2023 00:23:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
517720213	+ EDI: BANKAMER2.COM	Sep 13 2023 00:23:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517804712	+ EDI: CITICORP.COM	Sep 13 2023 00:23:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517669903	+ EDI: CITICORP.COM	Sep 13 2023 00:23:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517669905	EDI: IRS.COM	Sep 13 2023 00:23:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517669907	^ MEBN	Sep 12 2023 20:28:51	KML Law Group, PC, 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
517669908	Email/Text: Bankruptcy@mjr.com	Sep 12 2023 20:37:00	Mullooly Jeffrey Rooney and Flynn, 6851 Jericho Tpke #220, PO Box 9036, Syosset, NY 11791
519114315	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 20:36:00	PNC BANK, NATIONAL ASSOCIATION, P.O. BOX 94982, CLEVELAND, OH 44101
517669909	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 20:36:00	PNC Bank, Attn: Bankruptcy Department, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH

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517760959	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 20:36:00	PNC Bank, N.A., 3232 Newmark Drive, Mail Stop: B6-YM07-01-8, Miamisburg, OH 45242
517669910	Email/Text: Bankruptcy.Notices@pnc.com	Sep 12 2023 20:36:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401
517795534	EDI: PRA.COM	Sep 13 2023 00:23:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
517742229	EDI: Q3G.COM	Sep 13 2023 00:23:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517669911	+ Email/Text: bankruptcy@savit.com	Sep 12 2023 20:38:00	Savit Coll, Po Box 250, East Brunswick, NJ 08816-0250
517669912	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Sep 12 2023 20:36:00	State of NJ Dv of Taxation, Bankruptcy Unit, 50 Barrack Street, PO Box 245, Trenton, NJ 08695-0245
517673254	+ EDI: RMSC.COM	Sep 13 2023 00:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517669913	+ EDI: RMSC.COM	Sep 13 2023 00:23:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517669906	##+	KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	

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on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION dcarlon@kmlawgroup.com
bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

R. A. Lebron

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor PNC Bank National Association bankruptcy@fskslaw.com

Robert Cameron Legg

on behalf of Debtor Michael Paul Cordo court docs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9